HOUSING NOW

Hamilton and Brantford CMAs

Canada Mortgage and Housing Corporation

Date Released: December 2008

New Home Market

Fewer Single-Detached Starts This Year

Single-detached starts in the Hamilton Census Metropolitan Area (CMA) fell by almost half in November as compared to the same month a year earlier. Their share in total starts also fell from 59 per cent at this time last year to just 47 per cent this year. Starts of other home types, however, helped to boost total starts up 13 per cent last month. Construction started on 127 freehold and condominium townhouses, 2 semi-detached and 89 single-detached homes last month in the Hamilton CMA. There were no starts of apartments last month.

Total starts in the Hamilton CMA continued to trend upward by 21 per

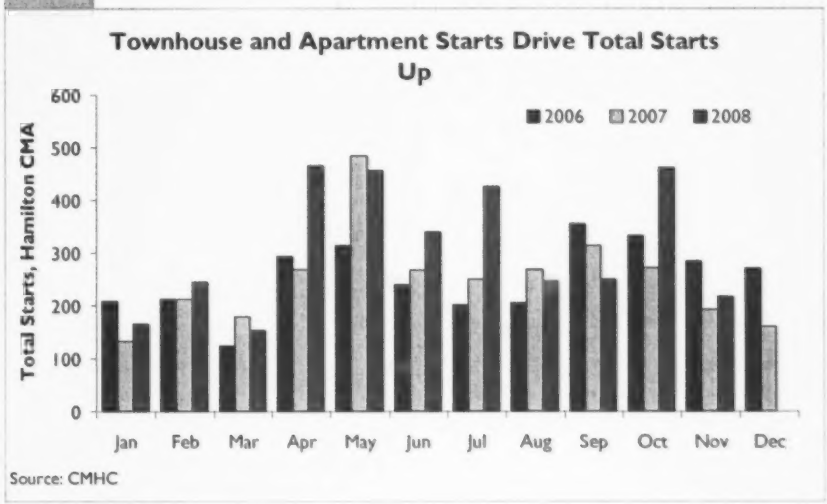
Table of Contents

1 **New Home Market**
Fewer Single-Detached Starts This Year

3 **Maps**

9 **Tables**

Figure 1



Source: CMHC

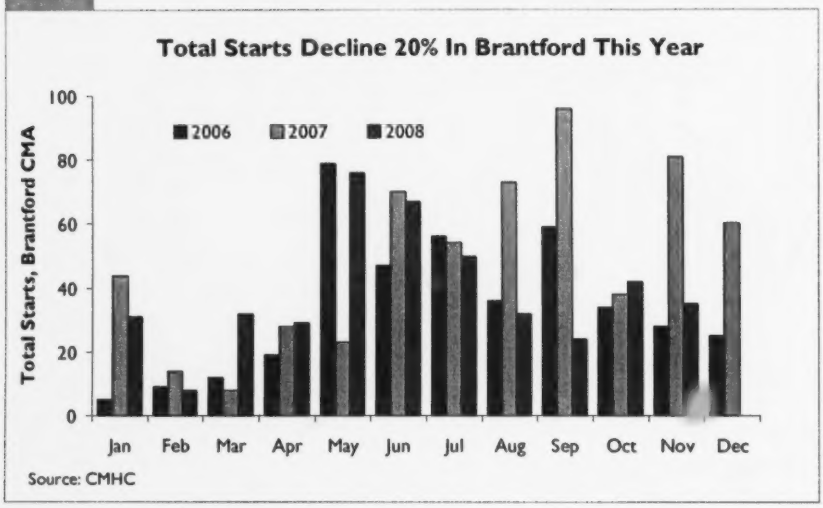
SUBSCRIBE NOW!

Access CMHC's Market Analysis Centre publications quickly and conveniently on the Order Desk at **www.cmhc.ca/housingmarketinformation.** View print, download or subscribe to get market information e-mailed to you on the day it is released. New ! CMHC's electronic suite of national standardized products is now available for **free**.

Canada

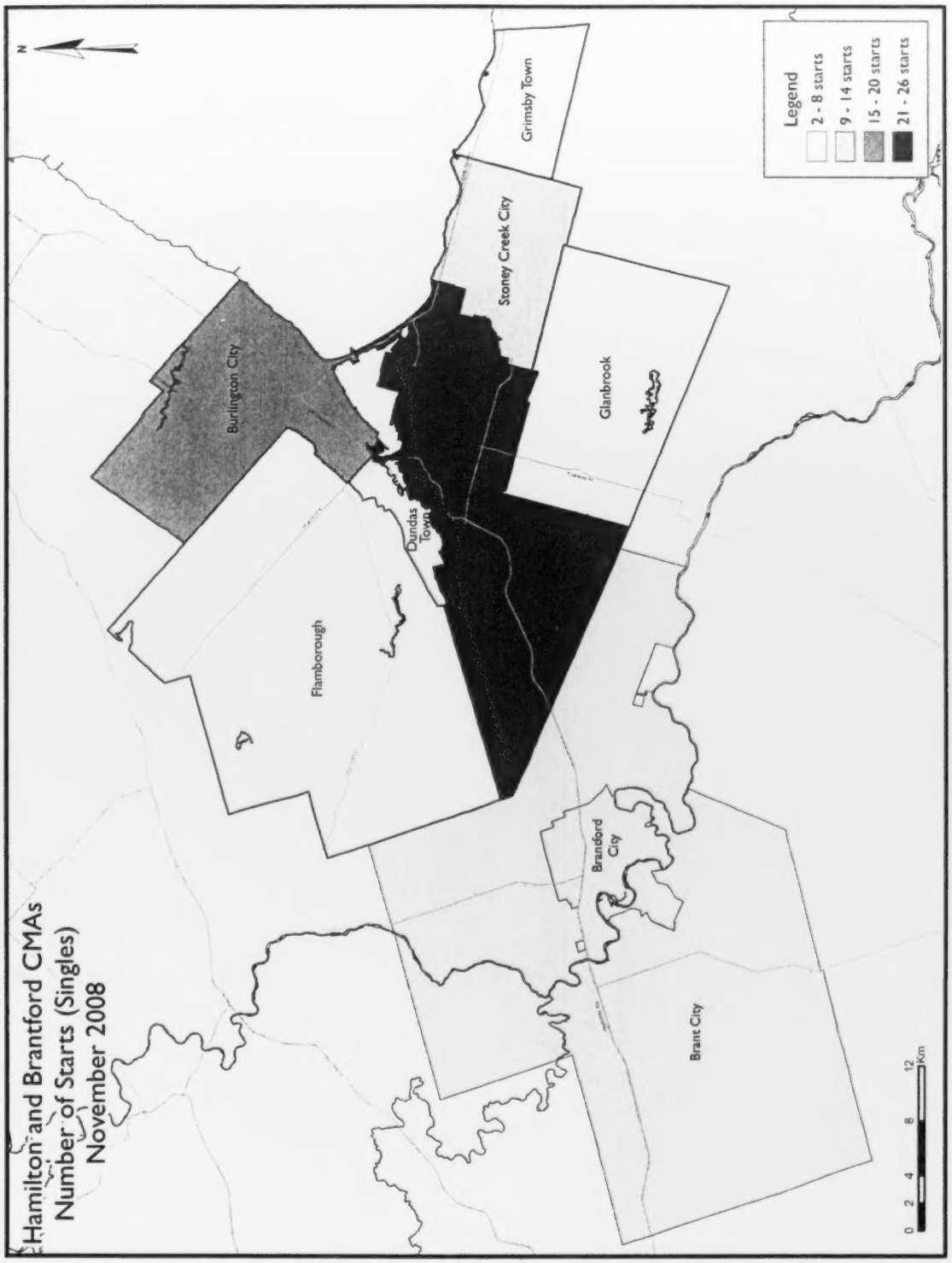
CMHC SCHL
HOME TO CANADIANS

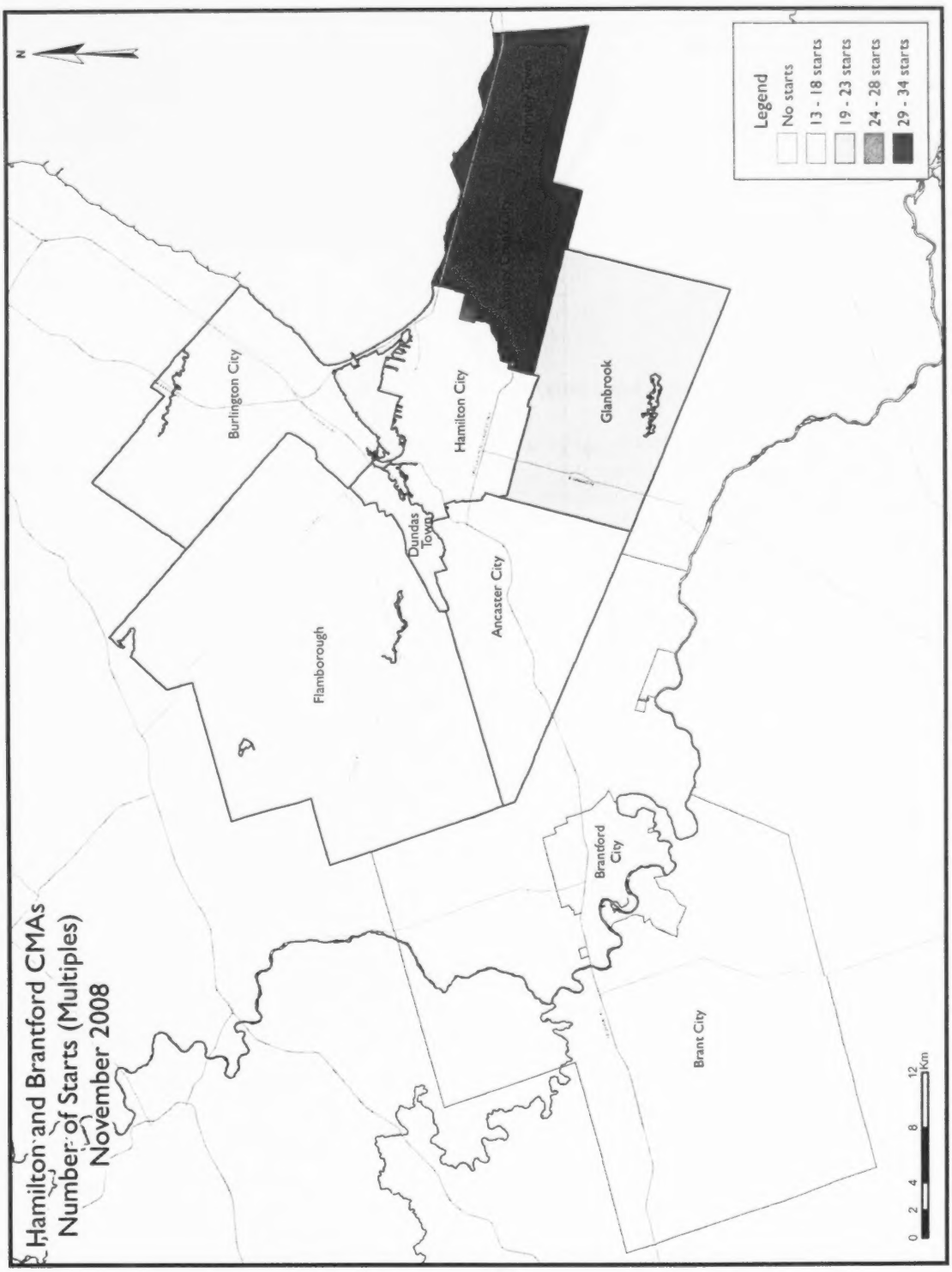
Figure 2

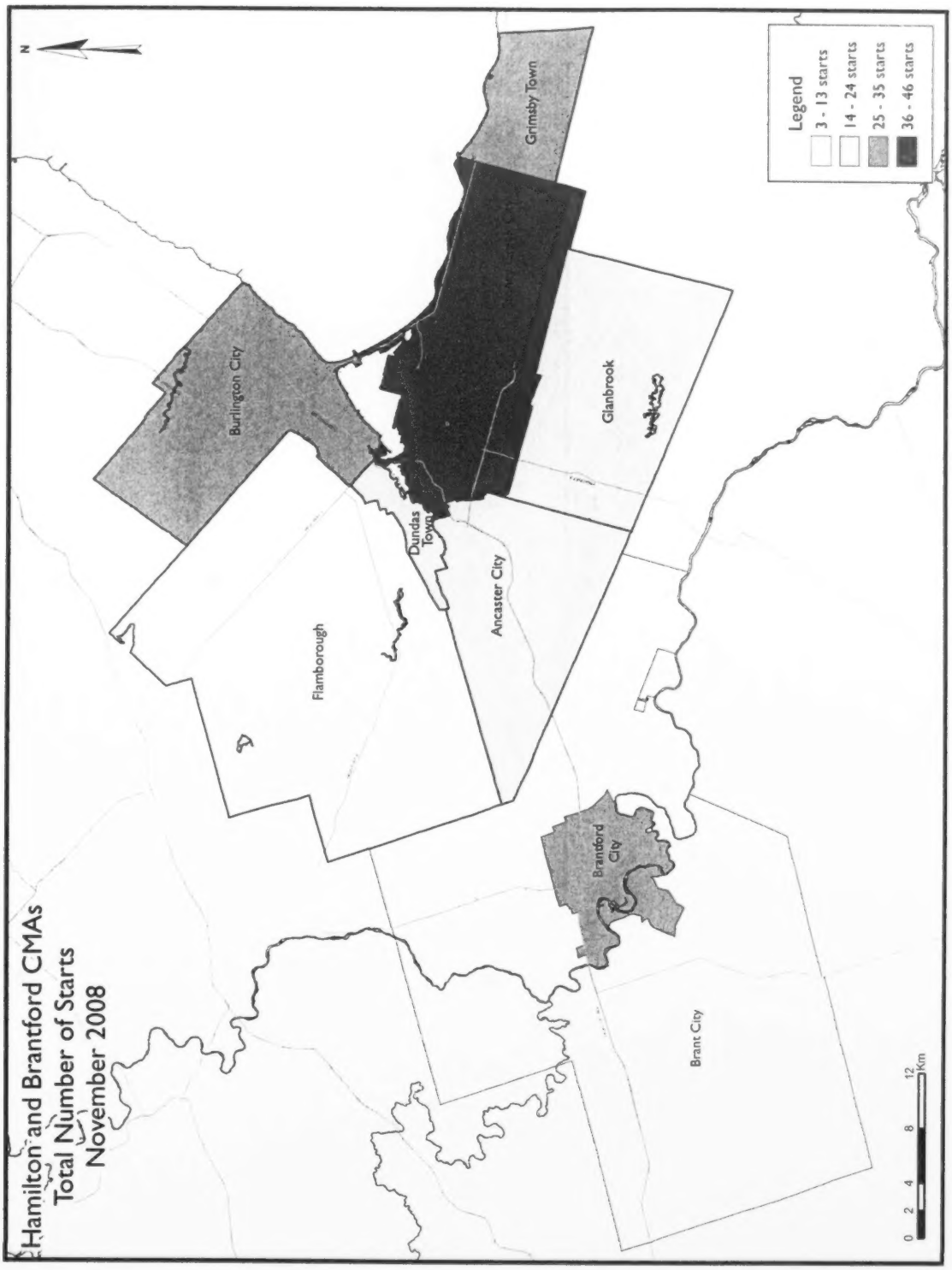


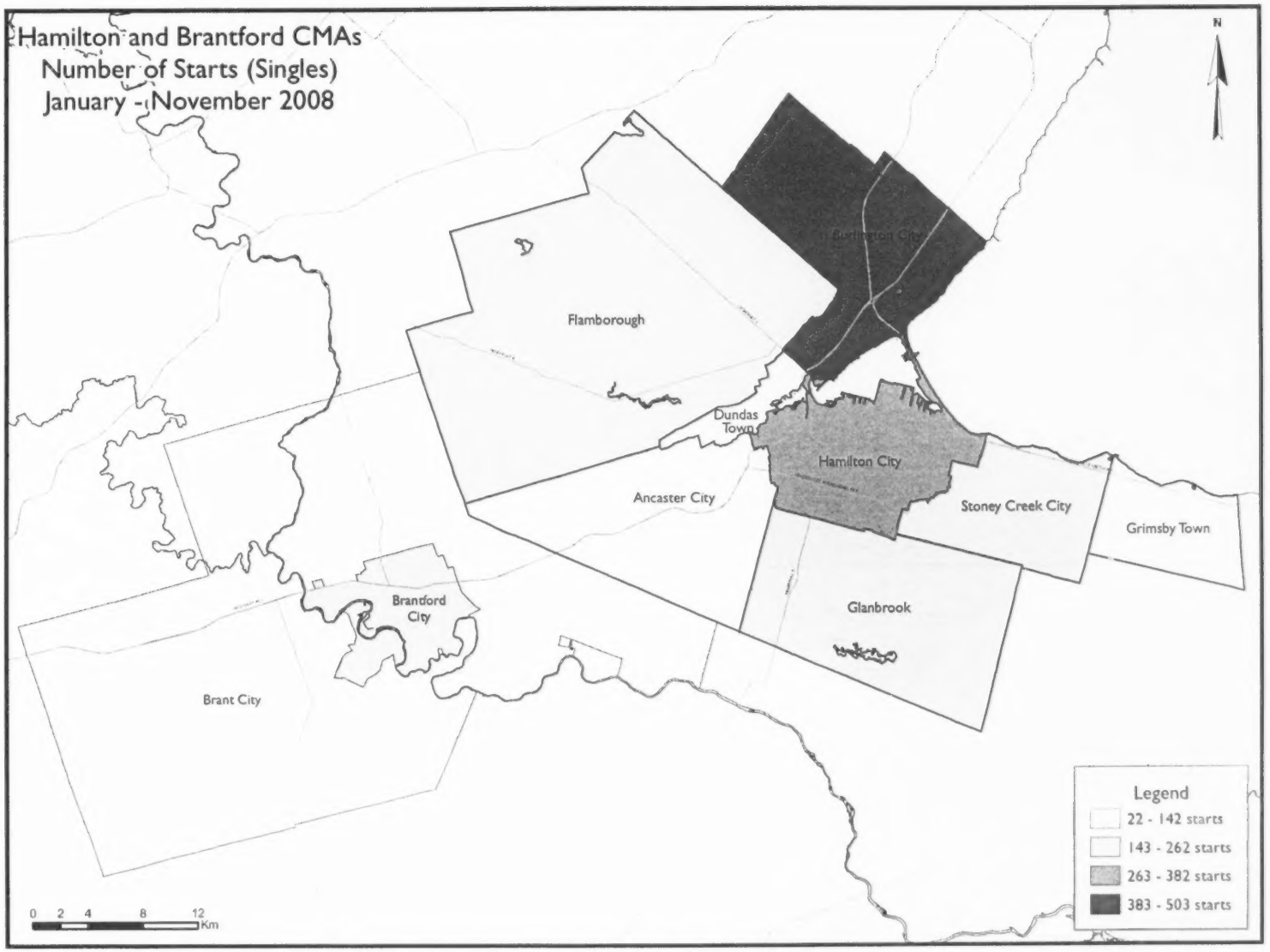
cent. Total starts reached 3,429 units for January through November and over half of those starts were of semi-detached houses, townhouses and condominium apartments. A notable increase in high-rise apartment starts in Burlington and a large number of townhouse developments across the CMA contributed to the strong level of new home starts this year.

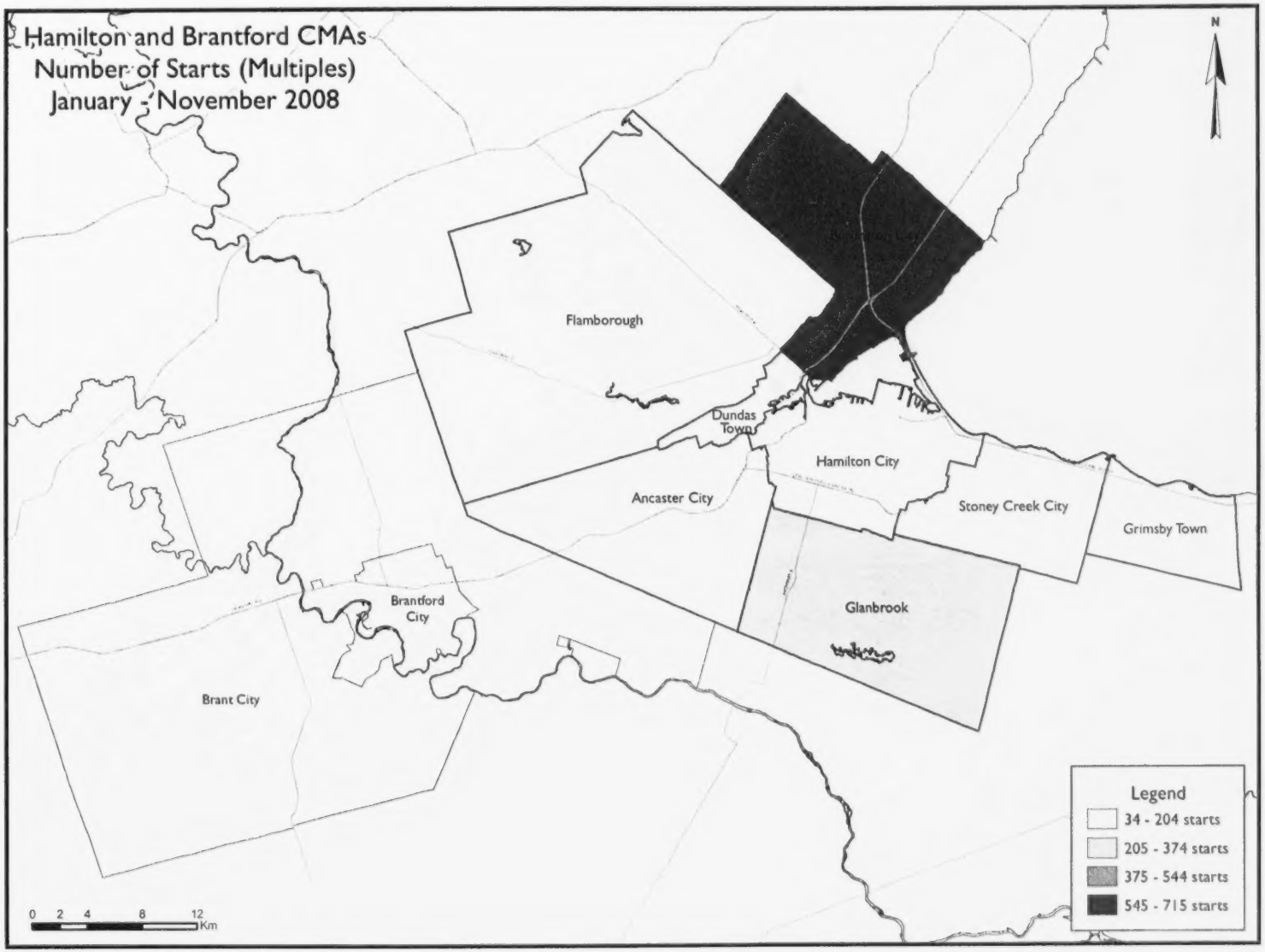
New home starts in the Brantford CMA fell to just 35 starts last month. Starts for the year to date are down 20 per cent, and most of the decline is in the single-detached home market. There were just 277 starts of new, single-detached homes this year as compared to 430 units a year ago, while townhouse starts were up 20 per cent this year to 109 units.

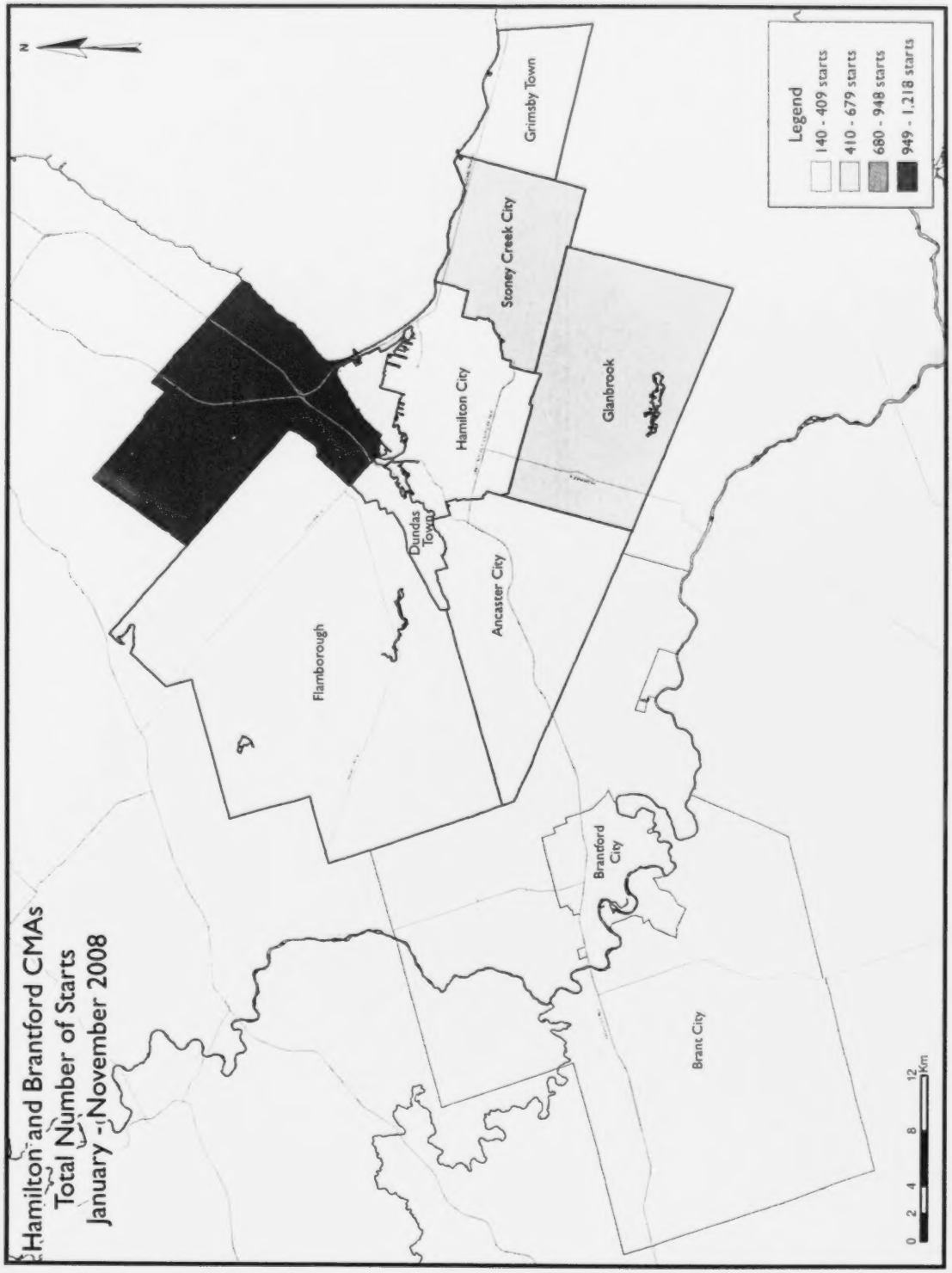

Hamilton and Brantford CMAs
Number of Starts (Singles)
November 2008
N
Legend
2 - 8 starts
9 - 14 starts
15 - 20 starts
21 - 26 starts
Grimsby Town
Stoney Creek City
Burlington City
Glanbrook
Dundas Town
Flamborough
Brantford City
Brant City
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Multiples)
November 2008
N
Legend
No starts
13 - 18 starts
19 - 23 starts
24 - 28 starts
29 - 34 starts
Burlington City
Hamilton City
Glanbrook
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant City
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
November 2008
N
Legend
3 - 13 starts
14 - 24 starts
25 - 35 starts
36 - 46 starts
Grimsby Town
Burlington City
Glanbrook
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant City
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - November 2008
N
Burlington City
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
22 - 142 starts
143 - 262 starts
263 - 382 starts
383 - 503 starts


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - November 2008
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
34 - 204 starts
205 - 374 starts
375 - 544 starts
545 - 715 starts


Hamilton and Brantford CMAs
Total Number of Starts
January - November 2008
N
Legend
140 - 409 starts
410 - 679 starts
680 - 948 starts
949 - 1,218 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant City
0 2 4 8 12
Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.1	Housing Activity Summary by Submarket
1.2	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Activity Summary of Hamilton CMA
November 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
November 2008	89	2	66	0	61	0	0	0	218
November 2007	163	0	15	0	15	0	0	0	193
% Change	-45.4	n/a	**	n/a	**	n/a	n/a	n/a	13.0
Year-to-date 2008	1,614	116	595	8	598	498	0	0	3,429
Year-to-date 2007	1,668	86	401	0	461	88	0	139	2,843
% Change	-3.2	34.9	48.4	n/a	29.7	**	n/a	-100.0	20.6
UNDER CONSTRUCTION									
November 2008	906	74	556	6	731	810	0	123	3,206
November 2007	981	74	440	0	417	354	0	153	2,419
% Change	-7.6	0.0	26.4	n/a	75.3	128.8	n/a	-19.6	32.5
COMPLETIONS									
November 2008	155	18	27	2	14	0	3	0	219
November 2007	197	8	41	0	27	0	6	108	387
% Change	-21.3	125.0	-34.1	n/a	-48.1	n/a	-50.0	-100.0	-43.4
Year-to-date 2008	1,625	108	430	7	309	0	4	30	2,513
Year-to-date 2007	1,663	30	495	7	392	214	42	179	3,022
% Change	-2.3	**	-13.1	0.0	-21.2	-100.0	-90.5	-83.2	-16.8
COMPLETED & NOT ABSORBED									
November 2008	79	17	31	0	2	0	0	6	135
November 2007	68	2	26	0	15	24	1	41	177
% Change	16.2	**	19.2	n/a	-86.7	-100.0	-100.0	-85.4	-23.7
ABSORBED									
November 2008	157	9	32	2	14	0	3	0	217
November 2007	182	10	35	0	25	0	6	72	330
% Change	-13.7	-10.0	-8.6	n/a	-44.0	n/a	-50.0	-100.0	-34.2
Year-to-date 2008	1,621	93	422	7	319	24	4	61	2,551
Year-to-date 2007	1,651	35	484	7	385	215	45	239	3,061
% Change	-1.8	165.7	-12.8	0.0	-17.1	-88.8	-91.1	-74.5	-16.7

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1b: Housing Activity Summary of Brantford CMA
November 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
November 2008	20	0	0	2	6	0	7	0	35
November 2007	60	2	0	0	19	0	0	0	81
% Change	-66.7	-100.0	n/a	n/a	-68.4	n/a	n/a	n/a	-56.8
Year-to-date 2008	274	4	50	3	59	21	7	8	426
Year-to-date 2007	430	12	21	0	66	0	0	0	529
% Change	-36.3	-66.7	138.1	n/a	-10.6	n/a	n/a	n/a	-19.5
UNDER CONSTRUCTION									
November 2008	104	2	30	7	47	21	7	6	224
November 2007	282	8	9	0	29	0	0	0	328
% Change	-63.1	-75.0	**	n/a	62.1	n/a	n/a	n/a	-31.7
COMPLETIONS									
November 2008	41	2	0	0	10	0	0	0	53
November 2007	23	0	12	0	12	0	0	0	47
% Change	78.3	n/a	-100.0	n/a	-16.7	n/a	n/a	n/a	12.8
Year-to-date 2008	385	12	34	6	52	0	0	2	491
Year-to-date 2007	309	4	12	4	61	0	0	3	393
% Change	24.6	200.0	183.3	50.0	-14.8	n/a	n/a	-33.3	24.9
COMPLETED & NOT ABSORBED									
November 2008	74	0	11	3	28	0	0	0	116
November 2007	68	0	5	4	38	0	6	0	121
% Change	8.8	n/a	120.0	-25.0	-26.3	n/a	-100.0	n/a	-4.1
ABSORBED									
November 2008	30	2	4	0	1	0	0	0	37
November 2007	17	0	7	0	5	0	2	0	31
% Change	76.5	n/a	-42.9	n/a	-80.0	n/a	-100.0	n/a	19.4
Year-to-date 2008	413	14	28	7	58	0	6	2	528
Year-to-date 2007	336	4	7	1	57	0	7	3	415
% Change	22.9	**	**	**	1.8	n/a	-14.3	-33.3	27.2

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
November 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
New City of Hamilton									
November 2008	68	0	37	0	45	0	0	0	150
November 2007	110	0	15	0	11	0	0	0	136
Hamilton City									
November 2008	26	0	15	0	0	0	0	0	41
November 2007	30	0	0	0	0	0	0	0	30
Stoney Creek City									
November 2008	12	0	5	0	29	0	0	0	46
November 2007	11	0	7	0	0	0	0	0	18
Ancaster City									
November 2008	22	0	0	0	0	0	0	0	22
November 2007	16	0	8	0	5	0	0	0	29
Dundas Town									
November 2008	2	0	6	0	8	0	0	0	16
November 2007	0	0	0	0	0	0	0	0	0
Flamborough									
November 2008	3	0	0	0	0	0	0	0	3
November 2007	31	0	0	0	0	0	0	0	31
Glanbrook									
November 2008	3	0	11	0	8	0	0	0	22
November 2007	22	0	0	0	6	0	0	0	28
Burlington City									
November 2008	16	2	0	0	16	0	0	0	34
November 2007	45	0	0	0	0	0	0	0	45
Grimsby Town									
November 2008	5	0	29	0	0	0	0	0	34
November 2007	8	0	0	0	4	0	0	0	12
Hamilton CMA									
November 2008	89	2	66	0	61	0	0	0	218
November 2007	163	0	15	0	15	0	0	0	193
Brant City									
November 2008	9	0	0	0	0	0	0	0	9
November 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
November 2008	11	0	0	2	6	0	7	0	26
November 2007	43	2	0	0	19	0	0	0	64
Brantford CMA									
November 2008	20	0	0	2	6	0	7	0	35
November 2007	60	2	0	0	19	0	0	0	81

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
November 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
New City of Hamilton									
November 2008	553	12	435	0	548	305	0	123	1,976
November 2007	574	10	258	0	301	223	0	153	1,519
Hamilton City									
November 2008	146	4	93	0	17	119	0	123	502
November 2007	160	0	3	0	17	119	0	153	452
Stoney Creek City									
November 2008	88	2	85	0	65	0	0	0	240
November 2007	79	0	76	0	8	0	0	0	163
Ancaster City									
November 2008	94	6	8	0	126	62	0	0	296
November 2007	71	0	42	0	116	0	0	0	229
Dundas Town									
November 2008	13	0	11	0	38	124	0	0	186
November 2007	8	2	0	0	0	62	0	0	72
Flamborough									
November 2008	73	0	99	0	0	0	0	0	172
November 2007	68	2	0	0	0	0	0	0	70
Glanbrook									
November 2008	139	0	139	0	302	0	0	0	580
November 2007	188	6	137	0	160	42	0	0	533
Burlington City									
November 2008	311	62	57	6	183	505	0	0	1,124
November 2007	348	64	127	0	112	131	0	0	782
Grimsby Town									
November 2008	42	0	64	0	0	0	0	0	106
November 2007	59	0	55	0	4	0	0	0	118
Hamilton CMA									
November 2008	906	74	556	6	731	810	0	123	3,206
November 2007	981	74	440	0	417	354	0	153	2,419
Brant City									
November 2008	61	0	7	0	0	21	0	0	89
November 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
November 2008	43	2	23	7	47	0	7	6	135
November 2007	187	8	9	0	29	0	0	0	233
Brantford CMA									
November 2008	104	2	30	7	47	21	7	6	224
November 2007	282	8	9	0	29	0	0	0	328

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
November 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
New City of Hamilton									
November 2008	109	0	27	0	10	0	3	0	149
November 2007	127	4	6	0	13	0	6	0	156
Hamilton City									
November 2008	31	0	0	0	0	0	3	0	34
November 2007	44	0	0	0	0	0	6	0	50
Stoney Creek City									
November 2008	29	0	0	0	0	0	0	0	29
November 2007	24	0	0	0	0	0	0	0	24
Ancaster City									
November 2008	5	0	6	0	0	0	0	0	11
November 2007	10	0	0	0	0	0	0	0	10
Dundas Town									
November 2008	0	0	0	0	0	0	0	0	0
November 2007	0	0	0	0	0	0	0	0	0
Flamborough									
November 2008	28	0	15	0	0	0	0	0	43
November 2007	7	4	0	0	0	0	0	0	11
Glanbrook									
November 2008	16	0	6	0	10	0	0	0	32
November 2007	42	0	6	0	13	0	0	0	61
Burlington City									
November 2008	34	18	0	2	4	0	0	0	58
November 2007	41	4	35	0	14	0	0	108	202
Grimsby Town									
November 2008	12	0	0	0	0	0	0	0	12
November 2007	29	0	0	0	0	0	0	0	29
Hamilton CMA									
November 2008	155	18	27	2	14	0	3	0	219
November 2007	197	8	41	0	27	0	6	108	387
Brant City									
November 2008	8	0	0	0	0	0	0	0	8
November 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
November 2008	33	2	0	0	10	0	0	0	45
November 2007	16	0	6	0	12	0	0	0	34
Brantford CMA									
November 2008	41	2	0	0	10	0	0	0	53
November 2007	23	0	12	0	12	0	0	0	47

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
November 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
New City of Hamilton									
November 2008	50	2	20	0	0	0	0	6	78
November 2007	35	2	23	0	3	0	0	1	64
Hamilton City									
November 2008	3	1	0	0	0	0	0	6	10
November 2007	2	0	0	0	0	0	0	1	3
Stoney Creek City									
November 2008	44	0	13	0	0	0	0	0	57
November 2007	32	1	17	0	2	0	0	0	52
Ancaster City									
November 2008	0	0	1	0	0	0	0	0	1
November 2007	1	0	0	0	0	0	0	0	1
Dundas Town									
November 2008	0	0	0	0	0	0	0	0	0
November 2007	0	0	0	0	0	0	0	0	0
Flamborough									
November 2008	3	0	0	0	0	0	0	0	3
November 2007	0	0	0	0	0	0	0	0	0
Glanbrook									
November 2008	0	1	6	0	0	0	0	0	7
November 2007	0	1	6	0	1	0	0	0	8
Burlington City									
November 2008	14	15	8	0	2	0	0	0	39
November 2007	11	0	3	0	12	24	1	40	91
Grimsby Town									
November 2008	15	0	3	0	0	0	0	0	18
November 2007	22	0	0	0	0	0	0	0	22
Hamilton CMA									
November 2008	79	17	31	0	2	0	0	6	135
November 2007	68	2	26	0	15	24	1	41	177
Brant City									
November 2008	8	0	5	0	0	0	0	0	13
November 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
November 2008	66	0	6	3	28	0	0	0	103
November 2007	45	0	1	4	38	0	6	0	94
Brantford CMA									
November 2008	74	0	11	3	28	0	0	0	116
November 2007	68	0	5	4	38	0	6	0	121

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
November 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
New City of Hamilton									
November 2008	107	0	32	0	10	0	3	0	152
November 2007	121	6	0	0	13	0	6	0	146
Hamilton City									
November 2008	30	0	0	0	0	0	3	0	33
November 2007	45	0	0	0	0	0	6	0	51
Stoney Creek City									
November 2008	28	0	5	0	0	0	0	0	33
November 2007	17	0	0	0	0	0	0	0	17
Ancaster City									
November 2008	5	0	6	0	0	0	0	0	11
November 2007	10	0	0	0	0	0	0	0	10
Dundas Town									
November 2008	0	0	0	0	0	0	0	0	0
November 2007	0	0	0	0	0	0	0	0	0
Flamborough									
November 2008	28	0	15	0	0	0	0	0	43
November 2007	7	6	0	0	0	0	0	0	13
Glanbrook									
November 2008	16	0	6	0	10	0	0	0	32
November 2007	42	0	0	0	13	0	0	0	55
Burlington City									
November 2008	38	9	0	2	4	0	0	0	53
November 2007	34	4	35	0	12	0	0	72	157
Grimsby Town									
November 2008	12	0	0	0	0	0	0	0	12
November 2007	27	0	0	0	0	0	0	0	27
Hamilton CMA									
November 2008	157	9	32	2	14	0	3	0	217
November 2007	182	10	35	0	25	0	6	72	330
Brant City									
November 2008	8	0	1	0	0	0	0	0	9
November 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
November 2008	22	2	3	0	1	0	0	0	28
November 2007	13	0	5	0	5	0	2	0	25
Brantford CMA									
November 2008	30	2	4	0	1	0	0	0	37
November 2007	17	0	7	0	5	0	2	0	31

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2a: History of Housing Starts of Hamilton CMA 1998 - 2007

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043
% Change	16.2	-35.4	31.0	-5.9	-23.5	-64.0	-91.0	-30.7	-3.2
2005	1,485	192	452	17	473	261	89	176	3,145
% Change	-25.3	24.7	-14.6	183.3	-26.2	-53.1	196.7	-5.9	-23.2
2004	1,989	154	529	6	641	557	30	187	4,093
% Change	14.2	67.4	-6.7	**	-3.8	**	n/a	**	25.6
2003	1,742	92	567	1	666	164	0	13	3,260
% Change	-22.6	13.6	-7.7	-87.5	5.0	47.7	-100.0	-86.3	-14.3
2002	2,251	81	614	8	634	111	3	95	3,803
% Change	22.4	-19.0	68.7	166.7	8.4	-76.1	n/a	n/a	13.0
2001	1,839	100	364	3	585	465	0	0	3,365
% Change	-1.4	-21.9	-13.1	-84.2	25.3	138.5	n/a	-100.0	8.3
2000	1,865	128	419	19	467	195	0	15	3,108
% Change	-0.3	-9.9	18.4	-32.1	-18.1	-79.5	-100.0	n/a	-20.8
1999	1,870	142	354	28	570	951	8	0	3,923
% Change	8.0	-19.3	-46.8	n/a	5.8	118.1	-70.4	-100.0	8.2
1998	1,731	176	666	0	539	436	27	52	3,627

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Brantford CMA 1998 - 2007

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409
% Change	11.6	0.0	-100.0	-100.0	-59.8	n/a	-100.0	-94.8	-23.4
2005	320	2	10	11	117	0	13	58	534
% Change	-22.7	-66.7	42.9	n/a	112.7	n/a	n/a	n/a	10.8
2004	414	6	7	0	55	0	0	0	482
% Change	10.4	0.0	-36.4	-100.0	3.8	n/a	n/a	n/a	5.2
2003	375	6	11	13	53	0	0	0	458
% Change	-32.8	-83.3	175.0	160.0	15.2	-100.0	n/a	n/a	-34.6
2002	558	36	4	5	46	40	0	0	700
% Change	55.0	-21.7	-33.3	n/a	-27.0	n/a	n/a	n/a	47.4
2001	360	46	6	0	63	0	0	0	475
% Change	-3.7	76.9	-33.3	n/a	-17.1	n/a	n/a	n/a	-2.1
2000	374	26	9	0	76	0	0	0	485
% Change	20.3	62.5	12.5	n/a	153.3	n/a	n/a	-100.0	28.6
1999	311	16	8	0	30	0	0	12	377
% Change	30.1	0.0	n/a	-100.0	-57.7	n/a	n/a	n/a	5.6
1998	239	16	0	31	71	0	0	0	357

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
November 2008

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007	% Change
Hamilton CMA	89	163	2	0	127	30	0	0	218	193	13.0
New City of Hamilton	68	110	0	0	82	26	0	0	150	136	10.3
Hamilton City	26	30	0	0	15	0	0	0	41	30	36.7
Stoney Creek City	12	11	0	0	34	7	0	0	46	18	155.6
Ancaster City	22	16	0	0	0	13	0	0	22	29	-24.1
Dundas Town	2	0	0	0	14	0	0	0	16	0	n/a
Flamborough	3	31	0	0	0	0	0	0	3	31	-90.3
Glanbrook	3	22	0	0	19	6	0	0	22	28	-21.4
Burlington City	16	45	2	0	16	0	0	0	34	45	-24.4
Grimsby Town	5	8	0	0	29	4	0	0	34	12	183.3
Brantford CMA	22	60	0	2	13	19	0	0	35	81	-56.8
Brant City	9	n/a	0	n/a	0	n/a	0	n/a	9	n/a	n/a
Brantford City	13	43	0	2	13	19	0	0	26	64	-59.4

Table 2.1: Starts by Submarket and by Dwelling Type
January - November 2008

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	% Change
Hamilton CMA	1,622	1,668	132	88	1,177	860	498	227	3,429	2,843	20.6
New City of Hamilton	1024	1044	32	22	868	470	124	139	2048	1675	22.3
Hamilton City	290	305	16	0	93	20	0	139	399	464	-14.0
Stoney Creek City	261	185	2	0	156	73	0	0	419	258	62.4
Ancaster City	114	98	14	0	75	75	62	0	265	173	53.2
Dundas Town	22	9	0	4	61	0	62	0	145	13	**
Flamborough	161	90	0	10	114	0	0	0	275	100	175.0
Glanbrook	176	351	0	8	369	302	0	0	545	661	-17.5
Burlington City	503	498	100	66	241	331	374	88	1218	983	23.9
Grimsby Town	95	126	0	0	68	59	0	0	163	185	-11.9
Brantford CMA	277	430	4	12	116	87	29	0	426	529	-19.5
Brant City	106	n/a	0	n/a	13	n/a	21	n/a	140	n/a	n/a
Brantford City	171	281	4	12	103	81	8	0	286	374	-23.5

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market November 2008

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007
Hamilton CMA	127	30	0	0	0	0	0	0
New City of Hamilton	82	26	0	0	0	0	0	0
Hamilton City	15	0	0	0	0	0	0	0
Stoney Creek City	34	7	0	0	0	0	0	0
Ancaster City	0	13	0	0	0	0	0	0
Dundas Town	14	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	19	6	0	0	0	0	0	0
Burlington City	16	0	0	0	0	0	0	0
Grimsby Town	29	4	0	0	0	0	0	0
Brantford CMA	6	19	7	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	6	19	7	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market January - November 2008

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Hamilton CMA	1,177	860	0	0	498	88	0	139
New City of Hamilton	868	470	0	0	124	0	0	139
Hamilton City	93	20	0	0	0	0	0	139
Stoney Creek City	156	73	0	0	0	0	0	0
Ancaster City	75	75	0	0	62	0	0	0
Dundas Town	61	0	0	0	62	0	0	0
Flamborough	114	0	0	0	0	0	0	0
Glanbrook	369	302	0	0	0	0	0	0
Burlington City	241	331	0	0	374	88	0	0
Grimsby Town	68	59	0	0	0	0	0	0
Brantford CMA	109	87	7	0	21	0	8	0
Brant City	13	n/a	0	n/a	21	n/a	0	n/a
Brantford City	96	81	7	0	0	0	8	0

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market November 2008

Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007
Hamilton CMA	157	178	61	15	0	0	218	193
New City of Hamilton	105	125	45	11	0	0	150	136
Hamilton City	41	30	0	0	0	0	41	30
Stoney Creek City	17	18	29	0	0	0	46	18
Ancaster City	22	24	0	5	0	0	22	29
Dundas Town	8	0	8	0	0	0	16	0
Flamborough	3	31	0	0	0	0	3	31
Glanbrook	14	22	8	6	0	0	22	28
Burlington City	18	45	16	0	0	0	34	45
Grimsby Town	34	8	0	4	0	0	34	12
Brantford CMA	20	62	8	19	7	0	35	81
Brant City	9	n/a	0	n/a	0	n/a	9	n/a
Brantford City	11	45	8	19	7	0	26	64

Table 2.5: Starts by Submarket and by Intended Market January - November 2008

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Hamilton CMA	2,325	2,155	1,104	549	0	139	3,429	2,843
New City of Hamilton	1,525	1,271	523	265	0	139	2,048	1,675
Hamilton City	399	308	0	17	0	139	399	464
Stoney Creek City	362	258	57	0	0	0	419	258
Ancaster City	122	110	143	63	0	0	265	173
Dundas Town	39	13	106	0	0	0	145	13
Flamborough	275	100	0	0	0	0	275	100
Glanbrook	328	476	217	185	0	0	545	661
Burlington City	637	703	581	280	0	0	1,218	983
Grimsby Town	163	181	0	4	0	0	163	185
Brantford CMA	328	463	83	66	15	0	426	529
Brant City	119	n/a	21	n/a	0	n/a	140	n/a
Brantford City	209	308	62	66	15	0	286	374

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
November 2008

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007	% Change
Hamilton CMA	157	197	18	8	44	74	0	108	219	387	-43.4
New City of Hamilton	109	127	0	4	40	25	0	0	149	156	-4.5
Hamilton City	31	44	0	0	3	6	0	0	34	50	-32.0
Stoney Creek City	29	24	0	0	0	0	0	0	29	24	20.8
Ancaster City	5	10	0	0	6	0	0	0	11	10	10.0
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	28	7	0	4	15	0	0	0	43	11	**
Glanbrook	16	42	0	0	16	19	0	0	32	61	-47.5
Burlington City	36	41	18	4	4	49	0	108	58	202	-71.3
Grimsby Town	12	29	0	0	0	0	0	0	12	29	-58.6
Brantford CMA	41	23	2	0	10	24	0	0	53	47	12.8
Brant City	8	n/a	0	n/a	0	n/a	0	n/a	8	n/a	n/a
Brantford City	33	16	2	0	10	18	0	0	45	34	32.4

Table 3.1: Completions by Submarket and by Dwelling Type
January - November 2008

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	% Change
Hamilton CMA	1633	1670	118	48	732	911	30	393	2513	3022	-16.8
New City of Hamilton	1036	1230	30	26	446	501	30	81	1542	1838	-16.1
Hamilton City	312	267	18	8	3	12	30	71	363	358	1.4
Stoney Creek City	254	161	0	2	93	144	0	0	347	307	13.0
Ancaster City	89	159	0	0	99	133	0	10	188	302	-37.7
Dundas Town	18	10	2	2	12	0	0	0	32	12	166.7
Flamborough	158	65	2	10	15	0	0	0	175	75	133.3
Glanbrook	205	568	8	4	224	212	0	0	437	784	-44.3
Burlington City	486	351	88	22	227	410	0	312	801	1095	-26.8
Grimsby Town	111	89	0	0	59	0	0	0	170	89	91.0
Brantford CMA	391	313	12	4	86	73	2	3	491	393	24.9
Brant City	129	n/a	0	n/a	6	n/a	0	n/a	135	n/a	n/a
Brantford City	262	222	12	4	80	67	2	3	356	296	20.3

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market November 2008

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007
Hamilton CMA	41	68	3	6	0	0	0	108
New City of Hamilton	37	19	3	6	0	0	0	0
Hamilton City	0	0	3	6	0	0	0	0
Stoney Creek City	0	0	0	0	0	0	0	0
Ancaster City	6	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	15	0	0	0	0	0	0	0
Glanbrook	16	19	0	0	0	0	0	0
Burlington City	4	49	0	0	0	0	0	108
Grimsby Town	0	0	0	0	0	0	0	0
Brantford CMA	10	24	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	10	18	0	0	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market January - November 2008

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Hamilton CMA	729	881	3	30	0	214	30	179
New City of Hamilton	443	495	3	6	0	10	30	71
Hamilton City	0	6	3	6	0	0	30	71
Stoney Creek City	93	144	0	0	0	0	0	0
Ancaster City	99	133	0	0	0	10	0	0
Dundas Town	12	0	0	0	0	0	0	0
Flamborough	15	0	0	0	0	0	0	0
Glanbrook	224	212	0	0	0	0	0	0
Burlington City	227	386	0	24	0	204	0	108
Grimsby Town	59	0	0	0	0	0	0	0
Brantford CMA	86	73	0	0	0	0	2	3
Brant City	6	n/a	0	n/a	0	n/a	0	n/a
Brantford City	80	67	0	0	0	0	2	3

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
November 2008

Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007	Nov 2008	Nov 2007
Hamilton CMA	200	246	16	27	3	114	219	387
New City of Hamilton	136	137	10	13	3	6	149	156
Hamilton City	31	44	0	0	3	6	34	50
Stoney Creek City	29	24	0	0	0	0	29	24
Ancaster City	11	10	0	0	0	0	11	10
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	43	11	0	0	0	0	43	11
Glanbrook	22	48	10	13	0	0	32	61
Burlington City	52	80	6	14	0	108	58	202
Grimsby Town	12	29	0	0	0	0	12	29
Brantford CMA	43	35	10	12	0	0	53	47
Brant City	8	n/a	0	n/a	0	n/a	8	n/a
Brantford City	35	22	10	12	0	0	45	34

Table 3.5: Completions by Submarket and by Intended Market
January - November 2008

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Hamilton CMA	2,163	2,188	316	613	34	221	2,513	3,022
New City of Hamilton	1,325	1,547	183	214	34	77	1,542	1,838
Hamilton City	326	280	3	1	34	77	363	358
Stoney Creek City	347	234	0	73	0	0	347	307
Ancaster City	119	231	69	71	0	0	188	302
Dundas Town	26	12	6	0	0	0	32	12
Flamborough	175	75	0	0	0	0	175	75
Glanbrook	332	715	105	69	0	0	437	784
Burlington City	668	552	133	399	0	144	801	1,095
Grimsby Town	170	89	0	0	0	0	170	89
Brantford CMA	431	325	58	65	2	3	491	393
Brant City	135	n/a	0	n/a	0	n/a	135	n/a
Brantford City	296	228	58	65	2	3	356	296

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
November 2008

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
New City of Hamilton													
November 2008	1	0.9	2	1.9	18	16.8	39	36.4	47	43.9	107	344,990	370,532
November 2007	3	2.5	15	12.4	14	11.6	39	32.2	50	41.3	121	330,900	360,936
Year-to-date 2008	10	1.0	35	3.4	149	14.6	336	32.8	494	48.2	1,024	347,000	377,624
Year-to-date 2007	24	1.9	188	15.2	323	26.2	275	22.3	424	34.4	1,234	314,990	339,517
Hamilton City													
November 2008	0	0.0	0	0.0	4	13.3	9	30.0	17	56.7	30	359,500	374,669
November 2007	0	0.0	1	2.2	3	6.7	22	48.9	19	42.2	45	344,900	353,656
Year-to-date 2008	4	1.3	9	2.8	41	12.9	122	38.4	142	44.7	318	343,000	351,219
Year-to-date 2007	2	0.7	11	4.1	64	23.9	81	30.2	110	41.0	268	340,500	343,259
Stoney Creek City													
November 2008	0	0.0	0	0.0	5	17.9	9	32.1	14	50.0	28	348,900	374,575
November 2007	0	0.0	0	0.0	5	29.4	1	5.9	11	64.7	17	366,900	354,194
Year-to-date 2008	0	0.0	3	1.3	49	20.4	82	34.2	106	44.2	240	341,900	355,752
Year-to-date 2007	0	0.0	8	5.0	50	31.4	39	24.5	62	39.0	159	329,900	348,988
Ancaster City													
November 2008	0	0.0	0	0.0	0	0.0	0	0.0	5	100.0	5	--	--
November 2007	0	0.0	0	0.0	0	0.0	1	10.0	9	90.0	10	467,000	576,960
Year-to-date 2008	0	0.0	0	0.0	1	1.1	3	3.3	86	95.6	90	500,000	533,966
Year-to-date 2007	0	0.0	0	0.0	2	1.2	19	11.8	140	87.0	161	422,900	474,855
Dundas Town													
November 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
November 2007	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2008	0	0.0	0	0.0	0	0.0	0	0.0	18	100.0	18	493,450	518,190
Year-to-date 2007	0	0.0	0	0.0	3	30.0	0	0.0	7	70.0	10	430,000	447,300
Flamborough													
November 2008	1	3.6	0	0.0	7	25.0	12	42.9	8	28.6	28	317,000	345,281
November 2007	3	42.9	2	28.6	0	0.0	0	0.0	2	28.6	7	--	--
Year-to-date 2008	4	2.6	16	10.5	18	11.8	50	32.7	65	42.5	153	329,000	413,641
Year-to-date 2007	16	23.9	14	20.9	3	4.5	3	4.5	31	46.3	67	316,944	389,849
Glanbrook													
November 2008	0	0.0	2	12.5	2	12.5	9	56.3	3	18.8	16	328,990	335,496
November 2007	0	0.0	12	28.6	6	14.3	15	35.7	9	21.4	42	303,100	314,080
Year-to-date 2008	2	1.0	7	3.4	40	19.5	79	38.5	77	37.6	205	336,990	336,200
Year-to-date 2007	6	1.1	155	27.2	201	35.3	133	23.4	74	13.0	569	279,000	288,992
Burlington City													
November 2008	0	0.0	0	0.0	0	0.0	0	0.0	40	100.0	40	424,990	447,927
November 2007	0	0.0	0	0.0	0	0.0	0	0.0	34	100.0	34	400,000	490,735
Year-to-date 2008	0	0.0	0	0.0	0	0.0	23	4.8	458	95.2	481	408,990	462,016
Year-to-date 2007	0	0.0	21	6.0	1	0.3	98	28.0	230	65.7	350	375,000	439,195
Grimsby Town													
November 2008	0	0.0	0	0.0	1	8.3	9	75.0	2	16.7	12	341,900	339,483
November 2007	0	0.0	1	3.7	13	48.1	8	29.6	5	18.5	27	299,900	366,478
Year-to-date 2008	0	0.0	0	0.0	12	9.7	79	63.7	33	26.6	124	336,900	362,287
Year-to-date 2007	0	0.0	1	1.4	20	27.0	27	36.5	26	35.1	74	341,900	393,989

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
November 2008

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
November 2008	1	0.6	2	1.3	19	11.9	48	30.2	89	56.0	159	360,000	387,659
November 2007	3	1.6	16	8.8	27	14.8	47	25.8	89	48.9	182	349,000	386,006
Year-to-date 2008	10	0.6	35	2.1	161	9.9	438	26.9	985	60.5	1,629	370,328	401,390
Year-to-date 2007	24	1.4	210	12.7	344	20.7	400	24.1	680	41.0	1,658	325,450	362,990

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
November 2008

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $125,000		$125,000 - $149,999		$150,000 - $174,999		$175,000 - $199,999		$200,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant City													
November 2008	0	0.0	0	0.0	2	25.0	0	0.0	6	75.0	8	--	--
November 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Year-to-date 2008	1	0.7	0	0.0	26	17.8	5	3.4	114	78.1	146	332,500	324,712
Year-to-date 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City													
November 2008	1	4.5	5	22.7	0	0.0	2	9.1	14	63.6	22	220,000	217,681
November 2007	6	46.2	2	15.4	2	15.4	1	7.7	2	15.4	13	138,000	142,154
Year-to-date 2008	12	4.4	42	15.3	24	8.8	29	10.6	167	60.9	274	225,000	219,119
Year-to-date 2007	19	7.3	48	18.4	41	15.7	61	23.4	92	35.2	261	185,000	187,270
Brantford CMA													
November 2008	1	3.3	5	16.7	2	6.7	2	6.7	20	66.7	30	230,000	256,000
November 2007	6	35.3	2	11.8	4	23.5	1	5.9	4	23.5	17	150,000	156,941
Year-to-date 2008	13	3.1	42	10.0	50	11.9	34	8.1	281	66.9	420	240,000	255,825
Year-to-date 2007	20	5.9	48	14.2	61	18.1	64	19.0	144	42.7	337	190,000	207,286

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to
Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units November 2008						
Submarket	Nov 2008	Nov 2007	% Change	YTD 2008	YTD 2007	% Change
Hamilton CMA	387,659	386,006	0.4	401,390	362,990	10.6
New City of Hamilton	370,532	360,936	2.7	377,624	339,517	11.2
Hamilton City	374,669	353,656	5.9	351,219	343,259	2.3
Stoney Creek City	374,575	354,194	5.8	355,752	348,988	1.9
Ancaster City	--	576,960	n/a	533,966	474,855	12.4
Dundas Town	--	--	n/a	518,190	447,300	15.8
Flamborough	345,281	--	n/a	413,641	389,849	6.1
Glanbrook	335,496	314,080	6.8	336,200	288,992	16.3
Burlington City	447,927	490,735	-8.7	462,016	439,195	5.2
Grimsby Town	339,483	366,478	-7.4	362,287	393,989	-8.0
Brantford CMA	256,000	156,941	63.1	255,825	207,286	23.4
Brant City	--	n/a	n/a	324,712	n/a	n/a
Brantford City	217,681	142,154	53.1	219,119	187,270	17.0

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton November 2008										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2007	January	786	0.0	1,103	1,545	1,556	70.9	255,753	6.0	260,107
	February	1,031	-10.3	1,113	1,465	1,541	72.2	272,953	12.5	264,300
	March	1,273	-6.3	1,124	1,861	1,595	70.5	261,021	3.8	260,714
	April	1,351	12.8	1,155	1,929	1,606	71.9	265,506	6.9	265,735
	May	1,529	10.4	1,197	2,148	1,647	72.7	279,496	10.5	268,206
	June	1,472	19.3	1,206	1,850	1,623	74.3	269,676	7.7	264,660
	July	1,358	26.4	1,235	1,635	1,588	77.8	268,561	10.4	273,137
	August	1,189	8.0	1,143	1,561	1,558	73.4	270,893	6.8	271,533
	September	986	-5.4	1,118	1,694	1,657	67.5	264,209	6.2	264,977
	October	1,230	11.5	1,187	1,509	1,529	77.6	278,180	11.6	284,170
	November	1,036	6.6	1,152	1,199	1,587	72.6	267,560	6.5	271,753
	December	625	-4.9	1,133	592	1,501	75.5	261,728	5.5	275,744
2008	January	783	-0.4	1,124	1,608	1,621	69.3	278,189	8.8	276,291
	February	998	-3.2	1,040	1,514	1,534	67.8	276,297	1.2	272,739
	March	1,057	-17.0	1,042	1,617	1,552	67.1	289,226	10.8	284,331
	April	1,381	2.2	1,112	2,272	1,713	64.9	283,846	6.9	288,547
	May	1,435	-6.1	1,144	2,179	1,698	67.4	293,927	5.2	283,869
	June	1,325	-10.0	1,091	1,888	1,660	65.7	287,249	6.5	284,629
	July	1,204	-11.3	1,060	1,776	1,677	63.2	281,580	4.8	283,367
	August	947	-20.4	1,008	1,539	1,665	60.5	283,974	4.8	285,808
	September	979	-0.7	982	1,886	1,680	58.5	282,719	7.0	284,545
	October	889	-27.7	886	1,664	1,713	51.7	254,004	-8.7	259,484
	November	658	-36.5	826	1,214	1,738	47.5	284,469	6.3	289,507
	December									
	Q3 2007	3,533	9.8		4,890			268,132	7.8	
	Q3 2008	3,130	-11.4		5,201			282,661	5.4	
	YTD 2007	13,241	6.8		18,396			269,193	8.2	
	YTD 2008	11,656	-12.0		19,157			282,376	4.9	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA

[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Brantford November 2008										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2007	January	150	8.7	196	289	287	68.3	191,676	-0.4	199,413
	February	201	-1.5	195	296	291	67.0	201,513	6.0	207,991
	March	210	-9.9	176	285	267	65.9	213,605	9.8	215,594
	April	211	-0.5	188	339	306	61.4	219,906	8.0	213,436
	May	259	18.3	204	380	297	68.7	208,469	1.1	205,716
	June	242	30.1	201	350	298	67.4	213,881	10.6	209,399
	July	219	22.3	202	316	291	69.4	209,088	1.7	207,106
	August	222	23.3	204	289	286	71.3	203,560	4.5	205,951
	September	161	0.0	186	292	292	63.7	206,141	0.5	209,279
	October	175	-1.7	190	308	313	60.7	211,004	9.4	214,311
	November	165	18.7	201	216	272	73.9	216,462	5.1	208,557
	December	90	-18.2	162	91	251	64.5	211,281	4.5	215,487
2008	January	145	-3.3	186	304	312	59.6	205,398	7.2	216,580
	February	158	-21.4	153	322	296	51.7	229,561	13.9	230,543
	March	198	-5.7	188	288	305	61.6	219,169	2.6	222,188
	April	224	6.2	183	418	312	58.7	223,198	1.5	219,061
	May	236	-8.9	187	387	315	59.4	222,549	6.8	215,067
	June	237	-2.1	193	331	297	65.0	220,726	3.2	217,075
	July	197	-10.0	181	351	318	56.9	223,700	7.0	219,377
	August	172	-22.5	175	281	296	59.1	211,794	4.0	213,510
	September	195	21.1	195	322	293	66.6	220,508	7.0	224,667
	October	147	-16.0	159	323	329	48.3	214,326	1.6	217,601
	November	95	-42.4	145	212	300	48.3	211,549	-2.3	201,735
	December									
	Q3 2007	602	15.8		897			206,261	2.3	
	Q3 2008	564	-6.3		954			218,965	6.2	
	YTD 2007	2,215	9.2		3,360			209,064	5.3	
	YTD 2008	2,004	-9.5		3,539			219,251	4.9	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Economic Indicators
November 2008

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2007	January	679	6.50	6.65	145.6	108.6	366.9	6.3	66.3	759
	February	679	6.50	6.65	146.6	109.7	368.1	6.2	66.4	751
	March	669	6.40	6.49	147.3	110.8	369.8	6.5	66.9	753
	April	678	6.60	6.64	148.2	111.1	372.6	6.1	67.1	762
	May	709	6.85	7.14	148.8	111.6	375.2	6.1	67.5	775
	June	715	7.05	7.24	149.3	111.1	374.7	6.0	67.4	790
	July	715	7.05	7.24	149.6	111.1	377.8	5.9	67.8	792
	August	715	7.05	7.24	148.5	110.9	380.2	5.5	67.9	802
	September	712	7.05	7.19	148.9	111.0	378.4	5.6	67.6	810
	October	728	7.25	7.44	149.1	110.9	376.0	5.7	67.2	822
	November	725	7.20	7.39	149.4	111.2	372.7	6.0	66.8	823
	December	734	7.35	7.54	149.3	111.1	373.0	5.9	66.7	815
2008	January	725	7.35	7.39	150.7	110.9	373	5.9	66.7	807
	February	718	7.25	7.29	151.9	111.4	374.1	5.9	66.9	805
	March	712	7.15	7.19	153.1	111.7	375.7	6.2	67.3	804
	April	700	6.95	6.99	152.9	112.5	376.9	6.3	67.5	803
	May	679	6.15	6.65	153.2	113.6	377.6	6.1	67.5	801
	June	710	6.95	7.15	152.4	114.2	379.0	6.0	67.6	795
	July	710	6.95	7.15	152.6	115.1	377.5	5.5	67.0	793
	August	691	6.65	6.85	152.6	114.8	377.6	5.6	67.0	784
	September	691	6.65	6.85	153.0	115.1	376.1	5.5	66.5	787
	October	713	6.35	7.20	152.8	113.7	375.7	5.7	66.6	787
	November	713	6.35	7.20		113.5	372.6	6.5	66.6	789
	December									

"P & I" means Principal and Interest (assumes $ 100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
November 2008

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2007	January	679	6.50	6.65	139.3	108.6	50.0	8.0	69.2	684
	February	679	6.50	6.65	139.4	109.7	50.4	7.8	69.2	690
	March	669	6.40	6.49	139.7	110.8	50.8	7.3	69.3	698
	April	678	6.60	6.64	139.8	111.1	51.6	6.8	69.7	695
	May	709	6.85	7.14	140.3	111.6	51.4	6.7	69.4	699
	June	715	7.05	7.24	141.0	111.1	51.6	7.0	69.9	700
	July	715	7.05	7.24	141.3	111.1	51.1	6.3	68.7	708
	August	715	7.05	7.24	141.8	110.9	50.5	6.4	67.7	725
	September	712	7.05	7.19	142.1	111.0	50.6	5.5	67.3	742
	October	728	7.25	7.44	142.2	110.9	50.8	5.0	67.1	756
	November	725	7.20	7.39	143.1	111.2	51.4	4.9	67.5	758
	December	734	7.35	7.54	143.3	111.1	51.0	5.2	67.4	771
2008	January	725	7.35	7.39	144.5	110.9	51	6.0	68.2	779
	February	718	7.25	7.29	145.2	111.4	51.2	6.2	68.2	785
	March	712	7.15	7.19	145.6	111.7	51.2	6.8	68.4	779
	April	700	6.95	6.99	145.8	112.5	51.1	6.9	68.5	775
	May	679	6.15	6.65	145.9	113.6	51.5	7.1	68.9	773
	June	710	6.95	7.15	146.4	114.2	51.7	6.9	69.0	764
	July	710	6.95	7.15	146.5	115.1	52.0	6.6	69.0	749
	August	691	6.65	6.85	146.6	114.8	52.4	6.5	69.6	752
	September	691	6.65	6.85	146.6	115.1	52.7	6.1	69.8	758
	October	713	6.35	7.20	146.6	113.7	52.7	5.9	69.7	772
	November	713	6.35	7.20		113.5	52.1	5.5	67.9	780
	December									

"P & I" means Principal and Interest (assumes $ 100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada's 2001 Census area definitions.

CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for more than 60 years.

Together with other housing stakeholders, we help ensure that the Canadian housing system remains one of the best in the world. We are committed to helping Canadians access a wide choice of quality, environmentally sustainable and affordable homes – homes that will continue to create vibrant and healthy communities and cities across the country.

For more information, visit our website at www.cmhc.ca

You can also reach us by phone at 1-800-668-2642 or by fax at 1-800-245-9274.
Outside Canada call 613-748-2003 or fax to 613-748-2016.

Canada Mortgage and Housing Corporation supports the Government of Canada policy on access to information for people with disabilities. If you wish to obtain this publication in alternative formats, call 1-800-668-2642.

The Market Analysis Centre's (MAC) electronic suite of national standardized products is available for free on CMHC's website. You can view, print, download or subscribe to future editions and get market information e-mailed automatically to you the same day it is released. It's quick and convenient! Go to www.cmhc.ca/housingmarketinformation

For more information on MAC and the wealth of housing market information available to you, visit us today at www.cmhc.ca/housingmarketinformation

To subscribe to priced, printed editions of MAC publications, call 1-800-668-2642.

©2008 Canada Mortgage and Housing Corporation. All rights reserved. CMHC grants reasonable rights of use of this publication's content solely for personal, corporate or public policy research, and educational purposes. This permission consists of the right to use the content for general reference purposes in written analyses and in the reporting of results, conclusions, and forecasts including the citation of limited amounts of supporting data extracted from this publication. Reasonable and limited rights of use are also permitted in commercial publications subject to the above criteria, and CMHC's right to request that such use be discontinued for any reason.

Any use of the publication's content must include the source of the information, including statistical data, acknowledged as follows:

Source: CMHC (or "Adapted from CMHC," if appropriate), name of product, year and date of publication issue.

Other than as outlined above, the content of the publication cannot be reproduced or transmitted to any person or, if acquired by an organization, to users outside the organization. Placing the publication, in whole or part, on a website accessible to the public or on any website accessible to persons not directly employed by the organization is not permitted. To use the content of any CMHC Market Analysis publication for any purpose other than the general reference purposes set out above or to request permission to reproduce large portions of, or entire CMHC Market Analysis publications, please contact: the Canadian Housing Information Centre (CHIC) at mailto:chic@cmhc.gc.ca; 613-748-2367 or 1-800-668-2642.

For permission, please provide CHIC with the following information:
Publication's name, year and date of issue.

Without limiting the generality of the foregoing, no portion of the content may be translated from English or French into any other language without the prior written permission of Canada Mortgage and Housing Corporation.

The information, analyses and opinions contained in this publication are based on various sources believed to be reliable, but their accuracy cannot be guaranteed. The information, analyses and opinions shall not be taken as representations for which Canada Mortgage and Housing Corporation or any of its employees shall incur responsibility.

STAY ON TOP OF THE HOUSING MARKET

Enhance your decision-making with the latest information on Canadian housing trends and opportunities.

CMHC's Market Analysis Centre e-reports provide a wealth of detailed local, provincial, regional and national market information.

- **Forecasts and Analysis –** Future-oriented information about local, regional and national housing trends.
- **Statistics and Data –** Information on current housing market activities — starts, rents, vacancy rates and much more.

Free reports available on-line:

- Canadian Housing Statistics
- Housing Information Monthly
- Housing Market Outlook, Canada
- Housing Market Outlook, Highlight Reports - Canada and Regional
- Housing Market Outlook, Major Centres
- Housing Now, Canada
- Housing Now, Major Centres
- Housing Now, Regional
- Monthly Housing Statistics
- Northern Housing Outlook Report
- Preliminary Housing Start Data
- Renovation and Home Purchase
- Rental Market Highlight Reports
- Rental Market Reports, Major Centres
- Rental Market Statistics

Free regional reports also available:

- B.C. Seniors' Housing Market Survey
- Ontario Retirement Homes Report
- The Retirement Home Market Study, Quebec Centres
- Housing Market Tables: Selected South Central Ontario Centres
- Residential Construction Digest, Prairie Centres
- Analysis of the Resale Market, Quebec Centres

Get the market intelligence you need today!
Click www.cmhc.ca/housingmarketinformation to view, download or subscribe.

EQuilibrium™: Healthy Housing for a Healthy Environment.

Find out how CMHC's EQuilibrium™ housing initiative is helping enhance the quality of life of Canadians through healthier, more efficient and more comfortable homes.

64227_2008_M12